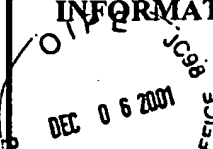


INFORMATION DISCLOSURE CITATION 	Docket Number 97-059-C2	Serial Number Not Yet Assigned
	Applicants WALKER et al.	
	Filing Date November 9, 2001	Group Art Unit Not Yet Assigned

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
/MT/	A	4,876,592	10/24/89	Von Kohorn	358	84	
	B	4,902,880	02/20/90	Garczynski et al.	235	375	
	C	4,948,174	08/14/90	Thomson et al.	283	58	
	D	5,025,372	06/18/91	Burton et al.	364	406	
	E	5,256,863	10/26/93	Ferguson et al.	235	383	
	F	5,297,026	03/22/94	Hoffman	364	408	
	G	5,305,195	04/19/94	Murphy	364	401	
	H	5,371,796	12/06/94	Avarne	380	23	
	I	5,539,189	07/23/96	Wilson	235	379	
	J	5,564,546	10/15/96	Molbak et al.	194	216	
↓	K	5,619,558	04/08/97	Jheeta	379	90	

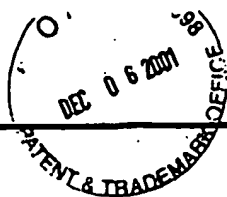
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_____	L	EP 0 109 189 A1	05/23/84	Europe				
_____	M	60-251498	12/12/85	Japan				

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INFORMATION DISCLOSURE CITATION

Docket Number

97-059-C2

Serial Number

Not Yet Assigned

Applicants

WALKER et al.

Filing Date

November 9, 2001

Group Art Unit

Not Yet Assigned

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/MT/	N	5,638,457	06/10/97	Deaton et al.	382	100	
	O	5,642,484	06/24/97	Harrison, III et al.	395	214	
	P	5,642,485	06/24/97	Deaton et al.	395	214	
	Q	5,644,723	07/01/97	Deaton et al.	395	214	
	R	5,649,114	07/15/97	Deaton et al.	395	214	
	S	5,652,421	07/29/97	Veeneman et al.	235	381	
	T	5,655,007	08/05/97	McAllister	379	91.01	
	U	5,724,886	03/10/98	Ewald et al.	99	374	
✓	V	5,832,457	11/03/98	O'Brien et al.	705	14	

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W		Hei 1[1989]-263670	11/28/90	Japan				
X		WO 96/36926	11/21/96	PCT				

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	Y	Gifis, Steven H. "Legal Guides Law Dictionary", pp. 114-117 and 340-341.

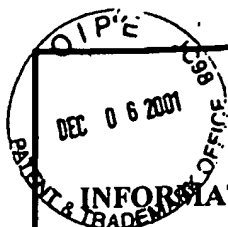
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	Filing Date November 9, 2001	Group Art Unit Not Yet Assigned

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Group 2100

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/MT/	Z	5,845,259	12/01/98	West et al.	705	14	
	AA	5,878,405	03/02/99	Grant et al.	705	39	
	BB	5,890,718	04/06/99	Byon	273	459	
	CC	5,903,879	05/11/99	Mitchell	705	38	
	DD	5,946,665	08/31/99	Suzuki et al.	705	26	
	EE	5,970,469	10/19/99	Scroggie et al.	705	14	
	FF	6,014,634	01/11/00	Scroggie et al.	705	14	
	GG	6,064,987	05/16/00	Walker et al.	705	38	
	HH	6,119,099	09/12/00	Walker et al.	705	16	
↓	II	6,267,670 B1	07/31/01	Walker et al.	463	17	

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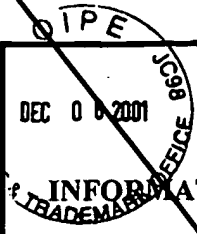
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No

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JJ	Brochure: "Reaching Out In New Directions", First Data Corp.
KK	"Paying for college on the installment plan.", Changing Times, November 1984, Vol. 38, pp 37(4).
LL	Oetzel, Karen "More than what's coming to you; many executives can earn significant extra pay (incentive pay and bonus plans)", Credit Union Executive, Summer 1990, Vol. 30, No. 2, pp. 16(5), ISSN: 0011-1058.

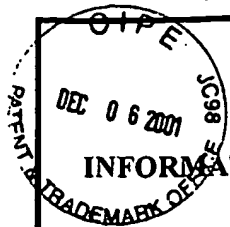
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MM	McAllister, Liane, "Planning for Christmas profits. (includes 26 ways to sell Christmas)", Gifts & Decorative Accessories, May 1993, Vol. 94, No. 5, pp 46(5), ISSN: 0016-9889.
NN	"Cellular wrong signals", Newsday, July 22, 1993, pg. 39, ISSN: 0278-5587.
OO	Ellis, Stephen, "Credit card firms drive down costs", Sunday Times, February 27, 1994.
PP	Fickenscher, Lisa, "Start-up card outfit has installment plan for hospital bills.", American Banker, July 21, 1995, Vol. 160, No. 139, pp. 12(1), ISSN: 0002-7561.
QQ	Mckinney, Jeff, "Merchant program could pay off for Provident", The Cincinnati Enquirer, March 24, 1996, Section: Financial, pg. E02.
RR	Poteshman, Mel, "There are options available if you can't pay the IRS what you owe.", Los Angeles Business Journal, April 8, 1996, Vol. 18, No. 15, pp 21(1), ISSN: 0194-2603.
SS	Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, October 18, 1996, Section: Credit/Debit/ATMs, pg. 10.
TT	Fitzgerald, Kate, "Amex program moves loyalty to next level: Custom extras finds a medium customers can't ignore: Billing Statements", Advertising Age, November 4, 1996, Section: News, pg. 2.
UU	"Dispensing the future", Electronic Payments International, May 1997, Section: Feature, pg. 12.
VV	Riordan, Teresa, "Patents; A novel approach to making a better spermicide harks back to some old-fashioned methods.", The New York Times, June 9, 1997, Section D, pg. 2, Col. 1, Business Financial Desk.
WW	Hoeschen, Brad, "Brookfield Square hopes mall card strikes a chord", Business Journal-Milwaukee, September 12, 1997, Vol. 14, No. 50, pg. 19.
XX	Website: "NCR 7452 Workstation -- Beyond Traditional POS", (http://www.ncr.com/product/retail/products/catalog/7452.shtm), download date: September 23, 1997.
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Docket Number

97-059-C2

Serial Number

Not Yet Assigned

Applicants

WALKER et al.

Filing Date

November 9, 2001

Group Art Unit

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Brochure, "NCR 7453 PC-Based Point-of-Sale Solution", NCR Corporation, Copyright 1998.

ZZ

PCT International Search Report for Application No. PCT/US98/05787, dated May 12, 1999.

AAA

PCT Written Opinion for Application No. PCT/US98/05787, dated July 29, 1999.

EXAMINER

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	Applicants WALKER et al.	
	Filing Date November 9, 2001	Group Art Unit Not Yet Assigned

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
/MT/	A	3,573,747	04/06/71	Adams et al.	340	172.5	
	B	4,108,361	8/22/78	Krause	235	375	
	C	4,323,770	04/06/82	Dieulot et al.	235	375	
	D	4,494,197	01/15/85	Troy et al.	364	412	
	E	4,500,880	02/19/85	Gomersall et al.	340	825.35	
	F	4,669,730	06/02/87	Small	273	138 A	
	G	4,677,553	06/30/87	Roberts et al.	364	412	
	H	4,689,742	08/25/87	Troy et al.	364	412	
	I	4,723,212	02/02/88	Mindrum et al.	364	401	
	J	4,760,247	07/26/88	Keane et al.	235	454	
	K	4,815,741	03/28/89	Small	273	138 A	
✓	L	4,825,045	04/25/89	Humble	235	383	

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	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
_____	M	EP 512413	11/11/92	Europe (Abstract)				
_____	N	JP 5242363	09/21/93	Japan (Abstract)				
_____	O	WO 97/35441	09/25/97	PCT				

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_____	P	"Cape Town", Reuters Ltd., November 8, 1979.
_____	Q	"Save the Mark", Financial Times (London), February 1, Section I, Men & Matters, pg. 12.

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U.S. PATENT DOCUMENTS

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/MT/	R	4,839,507	06/13/89	May	235	381	
	S	4,854,590	08/8/89	Jolliff et al.	273	138 A	
	T	4,859,838	08/22/89	Okiharu	235	383	
	U	4,882,473	11/21/89	Bergeron et al.	235	380	
	V	4,908,761	03/13/90	Tai	364	401	
	W	4,910,672	03/20/90	Off et al.	364	405	
	X	4,922,522	05/1/90	Scanlon	379	95	
	Y	4,937,853	06/26/90	Brule et al.	379	96	
	Z	4,947,028	08/07/90	Gorog	235	381	
	AA	4,973,952	11/27/90	Malec et al.	340	825.350	
	BB	4,982,337	01/01/91	Burr et al.	364	479	
	CC	4,993,714	02/19/91	Golightly	273	138 A	
	DD	5,056,019	10/08/91	Schultz et al.	364	405	
	EE	5,119,295	06/02/92	Kapur	364	412	
	FF	5,128,862	07/07/92	Mueller	364	405	
	GG	5,132,914	07/21/92	Cahlander et al.	364	478	
	HH	5,172,328	12/15/92	Cahlander et al.	364	478	
✓	II	5,173,851	12/22/92	Off et al.	364	401	

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/MT/	JJ	5,177,342	01/05/93	Adams	235	379	
	KK	5,192,854	03/09/93	Counts	235	375	
	LL	5,201,010	04/06/93	Deaton et al.	382	7	
	MM	5,216,595	06/01/93	Protheroe	364	412	
	NN	5,220,501	06/15/93	Lawlor et al.	364	408	
	OO	5,223,698	06/29/93	Kapur	235	375	
	PP	5,231,569	07/27/93	Myatt et al.	364	408	
	QQ	5,239,165	08/24/93	Novak	235	375	
	RR	5,243,515	09/07/93	Lee	364	401	
	SS	5,245,533	09/14/93	Marshall	364	401	
	TT	5,262,941	11/16/93	Saladin et al.	364	408	
	UU	5,274,547	12/28/93	Zoffel et al.	364	408	
	VV	5,283,731	02/01/94	Lalonde et al.	364	401	
	WW	5,287,268	02/15/94	McCarthy	364	405	
	XX	5,297,031	03/22/94	Guttermann et al.	364	408	
	YY	5,302,811	04/12/94	Fukatsu	235	381	
	ZZ	5,309,355	05/03/94	Lockwood	364	401	
	AAA	5,353,218	10/04/94	De Lapa et al.	364	401	
✓	BBB	5,353,219	10/04/94	Mueller et al.	364	405	

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
/MT/	CCC	5,380,991	01/10/95	Valencia et al.	235	383	
	DDD	5,383,113	01/17/95	Kight et al.	364	401	
	EEE	RE. 34,915	04/25/95	Nichtberger et al.	364	401	
	FFF	5,420,606	05/30/95	Begum et al.	345	156	
	GGG	5,459,306	10/17/95	Stein et al.	235	383	
	HHH	5,481,094	01/02/96	Suda	235	383	
	III	5,504,475	04/02/96	Houdou et al.	340	825.35	
	JJJ	5,510,979	04/23/96	Moderi et al.	364	405	
	KKK	5,572,653	11/05/96	DeTemple et al.	395	501	
	LLL	5,581,064	12/03/96	Riley et al.	235	383	
	MMM	5,592,375	01/07/97	Salmon et al.	395	207	
	NNN	5,592,376	01/07/97	Hodroff	395	214	
	OOO	5,602,377	02/11/97	Beller et al.	235	462	
	PPP	5,611,052	03/11/97	Dykstra et al.	395	238	
	QQQ	5,612,868	03/18/97	Off et al.	364	214	
	RRR	5,615,269	03/25/97	Micali	380	49	
	SSS	5,620,079	04/15/97	Molbak	194	217	
	TTT	5,621,201	04/15/97	Langhans et al.	235	380	
	UUU	5,621,640	04/15/97	Burke	395	214	
✓	VVV	5,632,010	05/20/97	Briechele et al.	345	1	

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/MT/	WWW	5,664,115	09/02/97	Fraser	705	37	
	XXX	5,665,953	09/09/97	Mazzamuto et al.	235	383	
	YYY	5,715,314	02/03/98	Payne et al.	380	24	
	ZZZ	5,724,424	03/03/98	Gifford	380	24	
	AAAA	5,727,249	03/10/98	Pollin	705	40	
	BBBB	5,754,655	05/19/98	Hughes et al.	380	24	
	CCCC	5,809,144	09/15/98	Sirbu et al.	380	25	
✓	DDDD	5,903,879	05/11/99	Mitchell	705	38	

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EEEE	Cook, Louise, "Consumer Watch: Clip, Snip, Save", The Associated Press, March 12, 1984, Section: Business News.
FFFF	Greene, Jan, "Farm Bills Please Assns, National Grocers Association", Supermarket News, December 23, 1985, Vol. 35, pg. 6, ISSN: 0039-5803.
GGGG	"POS Spectrum: A Lottery Looks to POS for Growth," POS News, January 1989, Vol. 5, No. 7, Pg. 8, ISSN: 0896-6230, CODEN: BHORAD.
HHHH	Kuttner, Robert, "Computers May Turn the World into One Big Commodities Pit," Business Week, September 11, 1989, Section: Economic Viewpoint, No. 3123, pg. 17.
IIII	Schrage, Michael, "An Experiment in Economic Theory, Labs Testing Real Markets" The Record, November 26, 1989, Section: Business, pg. B01.
JJJJ	"Let's Play The Cash Register Receipts Lottery" The New York Times, December 25, 1990, Section 1, pg. 30, Col. 4, Editorial Desk.
KKKK	Del Rosso, Laura, "Markotel says it plans to launch air fare 'auction' in June, Markotel International Inc.," Travel Weekly, April 29, 1991, Vol. 50, No. 34, pg. 1, ISSN: 0041-2082.
LLLL	"Phillips offers customers financing through Citicorp, Philips Medical Systems North America, Citicorp North America Inc.," Health Industry Today, June 1991, Vol. 54, No. 6, pg. 4, ISSN: 0745-4678.
MMMM	Pelline, Jeff, "Travelers Bidding On Airline Tickets SF firm offers chance for cut-rate fares", The San Francisco Chronicle, August 19, 1991, Section: News, pg. A4.

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	NNNN	Del Rosso, Laura, "Ticket-Bidding Firm Closes its Doors; Marketel International; Brief Article", Travel Weekly, March 12, 1992, Vol. 51, No. 21, pg. 1, ISSN: 0041-2082.	
	OOOO	"Coupons Get Serious; Supermarkets Use Barcodes to Prevent Misredemptions", Lebhar-Friedman Inc., October 1992, Vol. 68; No. 10; pg. 68, ISSN:0193-1199.	
	PPPP	"WINN-DIXIE/ The Salvation Army Report Contributions For War Against Hunger", PR Newswire, June 10, 1993.	
	QQQQ	Jones, Jeanne, "Data Readers Streamline Management; Scanner Technology Aids Retailers as Well as Plants, Wholesalers", The Houston Post, June 26, 1994, pg. D1.	
	RRRR	Fiorini, Phillip, "No Place For Penny?" / Smallest Coin Doesn't Make Cents to Some", USA Today, July 29, 1994, Section: News, pg. 1A.	
	SSSS	Smith, Alison, "Survey of UK Consumer credit and Asset Finance", Financial Times, November 3, 1994, Pg. VI.	
	TTTT	Andreoli, Tom et al., "Cash Machines Offer A Whole Lotto Money For Withdrawal; An Unfortunate Juxtaposition; Block That Metaphor!; Something Street Talk; Fishy in Springfield; State Street Sears?; Champion As underdog; A 'Whole Language' Graduate", Crain's Chicago Business, June 19, 1995, Section: News, pg. 8.	
	UUUU	"Spain: BBV Launches New Card", Cards International, June 22, 1995, pg. 5.	
	VVVV	Knippenberg, Jim, "Psst! Will Local Radio Empires Strike Back?", The Cincinnati Enquirer, July 23, 1995, Section: Tempo, pg. F01.	
	WWWW	Lunt, Penny, "Payments on the Net? How Many? How Safe?", ABA Banking Journal, November 1995, Vol. 87, No. 11, pp. 46-54, ISSN: 0194-5947.	
	XXXX	"Cyber Bid", Net Fun Ltd., Copyright 1996.	
	YYYY	Avery, Robert B. et al., "Credit Risk, Credit Scoring, and the Performance of Home Mortgages", Federal Reserve Bulletin, July 1996, Vol. 82, No. 7, pp. 621-648, ISSN: 0014-9209.	
	ZZZZ	Hadley, Kimberly, "Pastors Praying Anti-Arson Effort Will Burn Bias", The Nashville Banner, July 26, 1996, Section: News, pg. A13.	
	AAAAA	Gapper, John, "NatWest Reports Rise in Bad Debt", Financial Times, July 31, 1996, Section: News: UK, pg. 09.	
	BBBBB	"LYNX TECHNOLOGY: Lynx to Provide Business Leasing Programme Through Schroder Leasing", M2 Presswire, August 9, 1996.	
	CCCCC	Taylor, Paul, "Towards A Dream Market", Financial Times (London), September 4, 1996, Section: Survey -FT IT, pg. 03.	
	DDDDD	Bonnici, Joseph et al., "Consumer Issues in Coupon Usage: An Exploratory Analysis", Journal of Applied Business Research, Winter 1996/97, Vol. 13, No. 1, pp. 31-40. ISSN: 0892-7626/	
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EEEE	Lucas, Peter, "Getting Around to Recurring Payments", Credit Card Management, January 1997, Vol. 9, No. 10, pg. 52-57, ISSN: 0896-9329.		
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